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August 22, 2001  
Date of Deposit

Hugh A. Abrams  
Name of Applicant, Assignee or  
Registered Representative

*Hugh Abrams*  
Signature

Our File No. CCHA-1

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Dewayne Baker, et al.

Serial No. 09/802,066

Filing Date: March 8, 2001

For ELECTRONIC EXCHANGE AND  
SETTLEMENT SYSTEM FOR CASH  
ADJUSTMENTS FOR FINANCIAL  
INSTITUTIONS

)  
)  
)  
)  
) Group Art Unit No. 2167  
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**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
Washington, D.C. 20231

Attn.: Box Patent Applications

Dear Sir:

Applicants submit herewith a copy of the following references for consideration of the Patent and Trademark Office in connection with the above-identified application. These same references are also listed on the attached PTO Form 1449.

**U.S. Patent Documents**

<u>U.S. Patent No.</u>	<u>Issue Date</u>	<u>Inventor</u>
5,412,190	May 2, 1995	Josephson et al.
5,691,524	November 25, 1997	Josephson
5,783,808	July 21, 1998	Josephson
5,848,400	December 8, 1998	Chang

The Applicants specifically reserve all rights of privilege and confidence with respect to this matter and submission of this document is not to be construed as a waiver of those rights. The identification of references is not to be construed as an admission by the Applicants that the references constitute prior art to the Applicants' invention.

In accordance with 37 C.F.R. § 1.97(b), this Supplemental Information Disclosure Statement is being submitted prior to the mailing of the first Official Action. Thus, Applicants believe no fee is required. However, if the Commissioner deems otherwise, the Commissioner is authorized to debit our Deposit Account No. 19-2165 for any fees required.

Dated: August 22, 2001

Respectfully submitted,

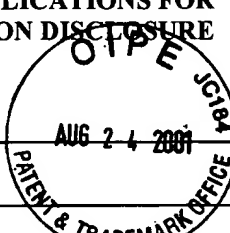


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FORM PTO-1449	SERIAL NO. 09/802,066	CASE NO. CCHA-1
<b>LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT</b> (use several sheets if necessary)	FILING DATE March 8, 2001	GROUP ART UNIT 2167
APPLICANT(S): Baker et al.		

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**REFERENCE DESIGNATION U.S. PATENT DOCUMENTS**

EXAMINER'S INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	A1	5,412,190	5/2/95	Josephson et al.	235/379	2/26/93
	A2	5,691,524	11/25/97	Josephson	235/379	5/15/96
	A3	5,783,808	7/21/98	Josephson	235/379	1/11/96
	A4	5,848,400	12/8/98	Chang	705/35	7/1/96
	A5					
	A6					
	A7					
	A8					
	A9					
	A10					
	A11					
	A12					
	A13					

**FOREIGN PATENT DOCUMENTS**

EXAMINER'S INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES NO	
	A14						
	A15						
	A16						
	A17						
	A18						

**OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)**

	A19	
	A20	
	A21	
	A22	
	A23	

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.